Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims

Claims 1-13 cancelled.

14. (withdrawn) A method of financing transactions between merchants and payors, comprising:

accepting money to be pooled in a fund;

in response to a transaction between a merchant and a payor, a transaction amount being charged to the payor's account at a third party who is unrelated to the party accepting the money to be pooled in the fund, electronically transferring by communicating data across a computer network the transaction amount less a service fee to the merchant from the pooled fund; and

receiving an electronic transfer of funds from the unrelated third party, the funds corresponding to at least a portion of the transaction amount collected from the payor by the unrelated third party.

15. (withdrawn) The method of claim 14 in which accepting money to be pooled in a fund includes accepting money from multiple merchants and further comprising distributing a potion of the service fee to one or more of the multiple merchants.

16. (withdrawn) The method of claim 14 in which accepting money from multiple merchants includes accepting money from institutions of higher education.

17. (withdrawn) The method of claim 14 in which transferring the transaction amount less a service fee from the pooled fund to the merchant includes transferring the transaction

amount less a service fee in which the transaction amount is charged to the payor's account at a third party who maintains a billing system that bills for goods or services that are provided by the third party and that are not the subject of the transaction.

18. (previously presented) A method of brokering transactions between payors and merchants, comprising:

presenting to a payor, in response to a transaction between the payor and a merchant, a request to select an account at a third party biller to which to charge a transaction amount;

requesting authorization of the charge from the selected third party biller by electronically communicating data across a computer network indicating the identity of the payor and the transaction amount;

triggering the selected third party biller to bill the payor; and

causing a liquidity source that is not the same entity as the third party biller to electronically transfer funds corresponding to the transaction amount from the liquidity source to the merchant via communication across a computer network, the liquidity source being repaid by the third party biller by way of the electronic transfer of at least a portion of the funds received by the third party biller from the payor.

19. (original) The method of claim 18 further comprising collecting a broker fee from the liquidity source or from the third party biller.

20. (previously presented) The method of claim 18 in which causing a liquidity source to transfer funds includes selecting one of multiple liquidity sources.

21. (previously presented) The method of claim 18 in which causing a liquidity source to transfer funds corresponding to the transaction fee to the merchant includes causing the

liquidity source to transfer funds equal to the transaction amount minus a service fee, a portion

of the service fee being retained by the liquidity fund.

22. (previously presented) A method of facilitating payment between a payor and a

merchant, comprising:

participating as a merchant in a transaction in which a payor agrees to pay the merchant a

transaction amount to be charged to a billing account at a third party; and

receiving an electronic transfer of funds via a computer network from a liquidity source, the

funds corresponding to the transaction amount, and the liquidity source being an entity other

than the third party;

wherein participating in the transaction includes causing an authorization request to be

transmitted to the third party by electronically communicating data across a computer network

indicating the identity of the payor and the transaction amount and triggering the third party, to

bill the payor;

collect the transaction amount from the payor; and

electronically transfer a sum corresponding to at least a portion of the transaction

amount to the liquidity source via a computer network, the liquidity source providing liquidity

to the merchant and being repaid by payor funds collected by the third party biller.

23. (original) The method of claim 22 in which receiving funds corresponding to the

transaction amount from a liquidity source includes receiving funds equal to the transaction

amount minus a service fee that is paid in part to the liquidity source and in part to the third

party biller.

24. (previously presented) The method of claim 22 in which participating as a merchant

in a transaction in which a payor agrees to pay the merchant a transaction amount to be charged

to a third party billing account includes having the payor select of a third party billing account from multiple third party billing accounts.

25. (original) The method of claim 22 in which receiving funds corresponding to the transaction amount from a liquidity source includes receiving funds from a mutual fund.

26. (original) The method of claim 22 in which receiving funds corresponding to the transaction amount from a liquidity source includes receiving funds from a pooled fund in which the merchant has invested.

27. (original) The method of claim 22 in which participating as a merchant in a transaction in which a payor agrees to pay the merchant a transaction amount to be charged to a billing account at a third party includes participating as a merchant in a transaction in which a payor agrees to pay the merchant a transaction amount to be charged to a billing account at a third party that offers goods or services and in which a subject matter of the transaction is not the goods or services offered by the third party.

28. (original) The method of claim 22 in which participating as a merchant in a transaction in which a payor agrees to pay the merchant a transaction amount to be charged to a billing account at a third party includes participating as a merchant in a transaction in which a payor agrees to pay the merchant a transaction amount to be charged to a billing account at a utility company, a department store, or an oil or gasoline company.

29. (original) The method of claim 22 in which participating as a merchant in a transaction in which a payor agrees to pay the merchant a transaction amount to be charged to a billing account at a third party includes participating as a merchant in a transaction in which a payor agrees to pay the merchant a transaction amount to be charged to a billing account at a cellular telephone provider.

30. (previously presented) A method of facilitating a transaction between a merchant and a payor, comprising:

receiving data communicated across a computer network indicating the identity of the payor and a transaction amount;

verifying by a biller the validity of a charge of a transaction amount for a transaction between a merchant and a payor;

charging the transaction amount to the payor's account, thereby triggering the electronic transfer of funds corresponding to at least a portion of the transaction amount from a liquidity source to the merchant, the liquidity source being unaffiliated with the biller;

collecting the transaction amount from the payor; and

electronically transferring via communication across a computer network an amount corresponding to at least a portion of the transaction amount to repay the liquidity source.

31. (original) The method of claim 30 in which verifying the validity of a charge of a transaction amount for goods or services provided by a merchant includes verifying the validity of a charge by a biller that provides goods or services different from those that are the subject of the transaction.

32. (original) The method of claim 30 in which charging the transaction amount to the payor's account, thereby triggering payment of an amount corresponding to the transaction amount from a liquidity source to the merchant, includes triggering payment of the transaction mount minus a service fee and further comprising receiving a portion of the service fee as a billing fee.

33. (original) A method of facilitating a transaction between a payor and a merchant, comprising:

performing a transaction with a merchant;

indicating an account at a third party biller to which to charge a transaction amount, thereby triggering payment of an amount corresponding to the transaction amount to the merchant from a liquidity source that is not the same entity as the third party biller; and

paying the transaction amount to the third party biller so that the third party biller can repay the liquidity fund from the transaction amount.

34. (original) The method of claim 33 in which the indicating an account at a third party biller to which to charge a transaction amount includes indicating an account at a third party biller that provides to the payor goods or services different from those that are the subject of the transaction.

35. (previously presented) The method of claim 1 in which the payors charging utility or other billing accounts serviced by third parties in order to complete the transactions with the merchants includes the payors charging utility or other billing accounts serviced by third parties who use the billing accounts for billing for their own products or services.

36. (withdrawn) A method of facilitating payment between a payor and a merchant comprising:

participating as a merchant in a transaction in which a payor agrees to pay the merchant a transaction amount;

presenting to a payor having an account status indicating that a transaction amount is due a request to select an account at a third party biller to which to charge the transaction amount;

communicating with the selected third party biller by electronically transferring data across a computer network, the data indicating the identity of the payor and the transaction

amount, and causing the selected third party biller to (i) bill the payor, (ii) collect the

transaction amount from the payor; and (iii) electronically transfer a sum corresponding to at

least a portion of the transaction amount to a liquidity source via a computer network, the

liquidity source being an entity other than the third party biller that provides liquidity to the

merchant and is repaid by payor funds collected by the third party biller;

receiving an electronic transfer of funds via a computer network from the liquidity

source, the funds corresponding to at least a portion of the transaction amount; and

changing the payor's account status to indicate that the transaction amount has been

paid.

37. (withdrawn) The method of claim 36 in which facilitating payment between a payor

and a merchant comprises facilitating payment of tuition by a student to a teaching institution.

38. (withdrawn) The method of claim 36 in which communicating with the selected

third party biller comprises communicating with a broker, the broker communicating with the

selected third party biller by electronically transferring data across a computer network.

39. (withdrawn) The method of claim 38 in which the broker also transmits

confirmation of the charge to the merchant and requests that the liquidity source transfer funds

corresponding to the transaction amount from the liquidity source to the merchant.

40. (withdrawn) The method of claim 39 in which a broker fee is withheld by the fund

from the merchant to compensate a broker for coordinating the transaction between the payor,

the third party, the merchant, and the fund and further comprising transferring the broker fee to

the broker.

41. (withdrawn) The method of claim 36 in which electronically transferring a sum corresponding to at least a portion of the transaction amount to a liquidity source includes transferring an amount equal to the transaction amount minus a billing fee.

42. (withdrawn) The method of claim 36 in which the time between collecting the transaction amount from the payor and transferring the sum corresponding to at least a portion of the transaction amount to a liquidity source is at least three days, thereby allowing the third party use of the transaction amount for at least three days.

43. (withdrawn) The method of claim 36 in which the funds received from the liquidity source are equal to the transaction amount minus a service fee, a first portion of the service fee being used to compensate the liquidity source and a second portion of the service fee being used to compensate the third party biller.

44. (withdrawn) The method of claim 36 in which the liquidity source comprises funds invested in a mutual fund.

45. (withdrawn) The method of claim 36 in which the third party biller is a third party that offers goods or services unrelated to facilitating payment between the payor and the merchant and that maintains a billing system for collecting charges in connection with its own goods or services.

46. (withdrawn) The method of claim 36 in which the liquidity source comprises a fund in which the merchant has invested.

47. (previously presented) A computer readable storage medium storing instructions that, when executed by a computer, cause the computer to perform a method of brokering transactions between payors and merchants, the method comprising:

presenting to a payor, in response to a transaction between the payor and a merchant, a request to select an account at a third party biller to which to charge a transaction amount;

requesting authorization of the charge from the selected third party biller by electronically communicating data across a computer network indicating the identity of the payor and the transaction amount;

after receiving authorization, transmitting confirmation of the charge to the third party;

transmitting confirmation of the charge to the merchant;

requesting a liquidity source that is not the same entity as the third party biller to transfer funds corresponding to the transaction amount from the liquidity source to the merchant, the liquidity source being repaid by the third party biller by way of the electronic transfer of at least a portion of the funds received by the third party biller from the payor.

48. (previously presented) The method of claim 18 in which electronically communicating data across a computer network indicating the identity of the payor and the transaction amount comprises communicating data across a computer network using a computer programmed to execute computer instructions to electronically ping the third-party biller's server over the network with the payor name, phone number, PIN number, and transaction amount, and then to wait for receipt from the server of acceptance of that charge.